1	2	3
No. of Branches	14761	15158
Districts covered by RRBs	594	617
Staff	68005	68509
Owned Fund	8732.59	10895.73
Deposit	99093.46	120184.46
Borrowings	11494.00	12733.80
Investments	48559.54	62629.45
Gross Loan (O/s)	58984.27	67858.48
Loan Issued	38581.97	43445.59
Branch Productivity	10.75	12.41
Staff Productivity	2.33	2.74

*No of RRBs are reducing on account of amalgamation. #provisional data

Loan schemes for meritorious students

†2040. MISS ANUSUIYA UIKEY: Will the Minister of FINANCE be pleased to state:

(a) the loan schemes available for the poor but meritorious students for completion of their education and the provisions therein;

(b) the number of students along with the amount of loan made available during the last three years, State-wise;

(c) whether Government is aware that the banks are reluctant to provide education loans to poor students and they ask for a guarantee etc.; and

(d) whether Government would consider to take any action to ask the banks to liberalise their policy and simplify the rules for providing education loan to poor students for their higher education?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The Model Educational Loan Scheme formulated by Indian Banks' Association (IBA) has the main emphasis that every meritorious student though poor is provided with an opportunity to pursue education, in India or Abroad, with the financial support from the banking system, with affordable terms and conditions. The objective is that no deserving student is denied an opportunity to pursue higher education for want of financial support.

The Model Education Loan Scheme is available on the wed site of IBA at *www.iba.org.in*..

†Original notice of the question was received in Hindi.

(b) As per information furnished by Reserve Bank of India (RBI), details of State-wise education loans (number of accounts and amount outstanding) as on last reporting Friday of March, 2007, 2008 and 2009 under Priority Sector Advances of Public Sector Banks is given in the Statement. (*See* below)

(c) and (d) The banks are required to follow the broad operational guidelines provided in the Model Educational Loan Scheme, which include security norms as below:

Security	
Upto Rs. 4 lakh	No security. Co-obligation of parents
Above Rs. 4 lakh and Upto Rs. 7.5 lakh	Co-obligation of parents together with collateral security in the form of suitable third party guarantee.
Above Rs. 7.5 lakh	Co-obligation of parents together with tangible collateral security of suitable value alongwith the assignment of future income of the student for payment of installments.

However, with a view to provide better services to students across the country, the Public Sector Banks (PSBs) have been advised to institute an on-line system, not to reject/ pass on loan applications to other banks/branches on the grounds of age/area of operation. Further, the performance of PSBs under Education Loan Scheme is reviewed in quarterly meetings of Finance Minister with Chief Executives of Banks.

Statement

Education loans under Priority Sector Advances of Public Sector Banks

Sl. No.	State	Education loans as on last reporting Friday of March (Amount in Rs. in Thousands and Accounts in actual)					
		2007		2008		2009	
		No. of A/cs.	Amount O/s.	No. of A/cs.	Amount O/s.	No. of A/cs.	Amount O/s.
1	2	3	4	5	6	7	8
	Northern Eastern Region	5857	1085934	9036	1951208	12443	2771458
1.	Assam	4163	773964	6821	1469911	8842	1923347
2.	Meghalaya	438	85245	572	125040	755	173691
3.	Mizoram	123	25685	18	4862	339	119429
4.	Arunachal Pradesh	71	11648	113	19352	421	88266

1	2	3	4	5	6	7	8
5.	Nagaland	128	24672	154	45025	222	63904
6.	Manipur Goa	472	100501	704	178893	1093	251356
7.	Tripura	462	64219	654	108125	771	151465
	Eastern Region	103164	13325462	116098	20377706	152519	28679380
8.	Bihar	29219	2769786	23095	4203393	34539	6579334
9.	Jharkhand	13397	2244782	18701	3676491	24329	5104071
10.	West Bengal	34882	4969149	41892	7240149	52404	9561485
11.	Orissa	25281	3265341	31560	5101840	40708	7313110
12.	Sikkim	227	51261	660	108567	293	74417
13.	Andaman and Nicobar Islands	158	25143	190	47266	246	46963
	Central Region	104140	14598800	132616	22082929	176610	31437651
14.	Uttar Pradesh	50497	7449401	68350	11994055	91547	16591184
15.	Uttarakhand	8745	1436027	12205	2114630	16027	2927347
16.	Madhya Pradesh	38796	4740974	43733	6660495	60145	10217844
17.	Chhattisgarh	6102	972398	8328	1313749	8891	1701276
	Northern Region	81651	17320591	105087	23597338	142640	32096275
18.	Delhi	21313	5776296	23709	6912039	31945	9996546
19.	Punjab	16710	3250992	22305	5131135	30830	6195149
20.	Haryana	13234	2856841	19480	4077910	26624	5419979
21.	Chandigarh	4692	1260656	4505	1192001	5363	1542322
22.	Jammu and Kashmir	1662	329131	2304	550840	2991	690332
23.	Himachal Pradesh	3663	641473	5452	935427	8660	1367096
24.	Rajasthan	20347	3205202	27332	4797986	36227	6884851
	Western Region	104276	18836381	120102	25283466	142934	32237161
25.	Gujarat	26561	5873143	33646	7681141	35575	9390220
26.	Maharashtra	75185	12577581	84362	17170339	103410	21974334
27.	Daman, Diu	44	9382	25	5963	429	130765
28.	Goa	2428	362696	2003	406425	3106	644793
29.	Dadra, Nagar	58	13579	66	19598	414	97049

1	2	3	4	5	6	7	8
	Southern Region	602971	74953087	731944	104188134	940845	142800750
30.	Andhra Pradesh	148248	23020307	164838	29379501	193399	39070661
31.	Karnataka	83704	11081813	110188	16968126	134548	23530016
32.	Lakshadweep	6	1156	11	1900	13	1558
33.	Tamil Nadu	219323	22854901	306895	34921514	405270	50211989
34.	Kerala	146871	17479043	144099	22336788	199746	28990025
35.	Puducherry	4819	515867	5913	580305	7869	996501
	All India	1002059	140120255	1214883	197480781	1567991	270022675

Source: RBI (RPCD)

Revision of norms regarding LIC agents

2041. PROF. P.J. KURIEN: Will the Minister of FINANCE be pleased to state:

(a) the total number of Life Insurance Corporation's (LIC) agents working in the country;

(b) the total amount of business canvassed by the LIC agents in the last three years;

(c) whether the guidelines and norms with regard to LIC agents have been revised recently;

(d) if so, the reasons for such revision;

(e) whether these revised guidelines and norms are disadvantageous to the LIC agents;

(f) the likely number of LIC agents who would have to leave the LIC following implementation of the revised guidelines; and

(g) the reasons for taking such a step, detrimental to both the LIC and its agents?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) Life Insurance Corporation of India (LIC) has reported that the total number of LIC agents as on 31st October, 2009 is 14,15,369 and the total amount of business achieved by LIC Agents in the last three years is as follows:

Financial Year	First Premium Year (Rs. in lakh)
2006-07	38,87,873
2007-08	43,00,465
2008-09	34,24,462